

FILED

FEB 27 1998

DOROTHY A. EVANS, CLERK
U.S. BANKRUPTCY COURT
NORTHERN DISTRICT OF OKLAHOMA

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF OKLAHOMA

IN RE:

RAY TREAT d/b/a BRAY
ENTERPRISES, BRENDA K. TREAT,

Debtor.

BANK OF NEW YORK d/b/a
CONSUMERS EDGE MASTERCARD,

Plaintiff,

v.

RAY TREAT, individually and d/b/a
BRAY ENTERPRISES and BRENDA K.
TREAT,

Defendants.

CASE NO. 97-02348-R

CHAPTER 7

ADVERSARY NO. 97-0299-R

JOURNAL ENTRY OF DEFAULT JUDGMENT

NOW on this 26 day of February, 1998, came on for consideration Plaintiff's Motion and Request to Enter Default Judgment. Plaintiff appeared by and through its attorneys Tips & Gibson; Defendants appeared not.

The Court having reviewed the file finds that the Defendants are in default pursuant to the provisions of Bankruptcy Rule No. 7055, and further finds:

1. This procedure was filed under the provisions of 11 U.S.C. §523, and Plaintiff has complied with Bankruptcy Rule 7004(b)(9), and that the Defendants have been served with a copy of the Complaint and Summons.

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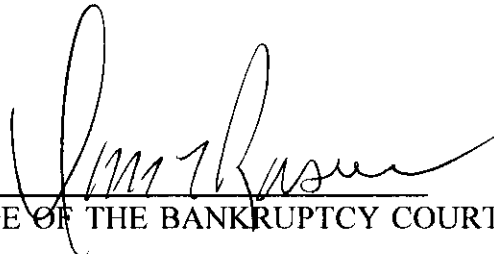
2. No motion for additional time to plead has been filed, and no answer or pleadings have been filed on behalf of the Defendants, and the Defendants are now in default.

3. The Court further finds that the Defendants have been duly and properly served with summons and is indebted to the Plaintiff in the sum of \$4,979.36, ~~with interest thereon at the rate of 17.4% per annum from June 5, 1997, until paid, together with a reasonable attorney's fee in the sum of \$~~ 9464, and for all accrued and accruing costs.

4. The Court further finds that Plaintiff's request to have this judgment excepted from discharge is hereby affirmed.

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED BY THE COURT that the Defendants are in default, and that Plaintiff's prayer that this judgment be excepted from discharge pursuant to 11 U.S.C. §523 be, and the same is hereby sustained.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED BY THE COURT that judgment is hereby granted the Plaintiff against the Defendants in the principal sum of \$4,979.36, ~~with interest thereon at the rate of 17.4% per annum from June 5, 1997 until paid, together with an attorney's fee in the sum of \$~~ 9464, and for all costs of this action; for all of which ~~let execution issue.~~


JUDGE OF THE BANKRUPTCY COURT

Theodore P. Gibson
TIPS & GIBSON
525 S. Main, 1111 ParkCentre
Tulsa, OK 74103
ATTORNEY FOR BANK OF NEW YORK